

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: RONALD R. PANTTILA, SR. § Case No. 09-75420  
THERESA M. PANTTILA §  
§  
Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/07/2009.
- 2) The plan was confirmed on 04/02/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/13/2012.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 01/06/2015.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,700.00.
- 10) Amount of unsecured claims discharged without full payment: \$14,045.10.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 70,127.07
Less amount refunded to debtor(s)	\$ 2,398.07
<b>NET RECEIPTS</b>	<b>\$ 67,729.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,675.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 3,979.46
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 6,654.46</b>
Attorney fees paid and disclosed by debtor(s):	\$ 825.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	3,500.00	3,500.00	3,500.00	2,675.00	0.00
SELECT PORTFOLIO SERVICING,	Sec	30,000.00	17,964.04	17,964.04	17,964.04	0.00
DEUTSCHE BANK NATIONAL	Sec	0.00	152,344.71	0.00	0.00	0.00
CHASE AUTO FINANCE CORP	Sec	14,278.00	14,532.56	14,278.00	14,278.00	1,039.94
CHASE AUTO FINANCE CORP	Uns	0.00	0.00	254.56	178.78	0.00
CITIFINANCIAL SERVICES, INC.	Uns	15,037.00	15,410.95	15,410.95	10,822.01	0.00
SANTANDER CONSUMER USA, INC	Uns	0.00	6,189.59	6,189.59	4,346.51	0.00
SILVERLEAF RESORTS	Uns	0.00	NA	NA	0.00	0.00
APPLIED BANK	Uns	794.00	842.91	842.91	591.91	0.00
CAPITAL ONE BANK USA NA	Uns	132.00	163.05	163.05	114.50	0.00
CAPITAL ONE BANK USA NA	Uns	460.00	508.83	508.83	357.31	0.00
CAPITAL ONE BANK USA NA	Uns	720.00	706.10	706.10	495.84	0.00
CAPITAL ONE BANK USA NA	Uns	936.00	926.03	926.03	650.28	0.00
CITIFINANCIAL INC	Uns	7,690.00	7,690.87	7,690.87	5,400.75	0.00
LVNV FUNDING LLC	Uns	674.00	674.40	674.40	473.58	0.00
LVNV FUNDING LLC	Uns	820.00	820.47	820.47	576.15	0.00
DEKALB MAGNETIC RESONANCE	Uns	410.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Uns	242.00	271.58	271.58	190.71	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
PRA RECEIVABLES MANAGEMENT	Uns	892.00	892.85	892.85	626.98	0.00
DEKALB CLINIC CHARTERED	Uns	91.00	184.60	184.60	129.63	0.00
H & R ACCOUNTS INC	Uns	840.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	949.00	934.56	934.56	656.28	0.00
PORTFOLIO RECOVERY	Uns	850.00	834.29	834.29	585.86	0.00
PORTFOLIO RECOVERY	Uns	871.00	885.78	885.78	622.02	0.00
KEYBANK	Uns	0.00	NA	NA	0.00	0.00
PRAIRIE HEALTHCARE	Uns	650.00	NA	NA	0.00	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	500.00	523.60	523.60	367.69	0.00
CANDICA LLC	Uns	51.00	22.44	22.44	15.76	0.00
VALLEY WEST COMMUNITY	Uns	360.00	840.20	840.20	590.01	0.00
YORKVILLE IMAGING	Uns	360.00	NA	NA	0.00	0.00
ERROR	Uns	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 17,964.04	\$ 17,964.04	\$ 0.00
Debt Secured by Vehicle	\$ 14,278.00	\$ 14,278.00	\$ 1,039.94
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 32,242.04</b>	<b>\$ 32,242.04</b>	<b>\$ 1,039.94</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 39,577.66</b>	<b>\$ 27,792.56</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 6,654.46
Disbursements to Creditors	\$ 61,074.54
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 67,729.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/22/2015

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.